

# The Coronavirus:

## Everything You Need to Know Today

### A Message from our CEO, Mike Cameron

As we face the ever-changing landscape of the travel industry, I want to personally reiterate our commitment to you, our clients. Our company's core values—We Value People. We Create Value.—are the guiding principles we will rely on as we all navigate the evolving COVID-19 situation. Please know that we are here to support you and your travelers as your consultative partner. We hope you will lean on us, our 67 years of experience, our expertise in making reservation changes and securing refunds, and our risk management tools. If there is anything more we can do to help you through this time, please don't hesitate to let us know.

### Latest Developments

Countries categorized in each of the [CDC's Risk Assessment Levels](#) have maintained their status over the last week. The CDC still recommends:

- Avoid all nonessential travel to mainland China and Iran. Entry of foreign nationals from these destinations has been suspended.
- Avoid all nonessential travel to South Korea and Italy.
- Older adults or those who have chronic medical conditions might consider postponing travel to Japan.
- Practice usual precautions when traveling to Hong Kong.

There are currently no travel restrictions within the United States. That said, many countries around the world have implemented restrictions on entry and exit, visa and work permit issuance, closed ports, tightened quarantine rules, and taken other measures in an attempt to slow the spread of coronavirus. [Here is a detailed list outlining those rules and regulations by country, alphabetically](#), from Newland Chase.

### Our Recommendations

Continue to review the [CDC's travel information page](#) for the latest travel recommendations and restrictions. You can also stay current on CDC updates by subscribing to [their email updates](#).

Airlines are now making multiple changes a day to flight frequencies, capacities, and refund/rebook options. Travelers can contact any Christopherson travel advisor to know what they are eligible for if they intend to delay or cancel travel.

Remind travelers of the importance of utilizing your organization's designated booking option(s) and of staying within policy. Doing so ensures that travel can be monitored and assistance provided should a traveler encounter a health, emergency, or security issue.

Communicate your policies and risk management plans to travelers.

Turn on traveler alerts in AirPortal at the company level.

Utilize [Christopherson's risk management tool SecurityLogic](#) to monitor employee travel, verify traveler safety, and push notifications.

### Travel Insurance Coverage

Most travel insurance policies will not cover cancellations caused by the virus. The only way insurance may provide coverage would be as an upgrade to regular policies as a "cancel for any reason" addendum. This must be purchased within a certain time frame of the deposit/purchase, typically 14-21 days. However, be sure to read all the terms, as most "cancel for any reason" policies will only cover up to 70% of the total and may include other restrictions. If you are interested in purchasing insurance with "cancel for any reason" addendums, we recommend working with the advisors at our leisure travel division, Andavo Travel (801-327-7700, [vacations@andavotravel.com](mailto:vacations@andavotravel.com)).

For more information about travel insurance coverage of the virus, here are two additional articles:

- [Coronavirus and Travel Insurance](#) (money.com)
- [What travel insurance covers...](#) (USA Today)

### Sites to Monitor

[Real-time virus tracking map + data center](#) (Johns Hopkins CSSE)  
[Coronavirus Map: Tracking the Spread of the Outbreak](#) (NY Times)  
[COVID-19 Resources](#) (Airlines for America)  
[Risk Intelligence Alerts](#) (WorldAware)  
[How to Support Your Business Travelers...](#) (cbtravel.com)  
World Health Organization: [Travel Advice](#), [Situation Reports](#)

### Airlines: Cancellations & Change Fees

Delta, United, and American have waived change fees for any ticket issued before March 9 for travel taking place March 1-April 30, 2020. The new travel must originate on or before December 31, 2020, be rebooked no later than December 31, 2020, and the ticket reissued on or before December 31, 2020.

For flights booked in March/April 2020, Delta, United, and American have outlined the following peace-of-mind waiver policies:

- Delta has waived change fees to reissue any ticket booked March 1-April 30, 2020. The new travel must be rebooked and originate by February 28, 2021. This change fee waiver is only valid one time per ticket. ([See Delta's Coronavirus Travel Updates](#))
- United has waived change fees to reissue any ticket booked March 3-31, 2020. New travel must be completed within one year of original ticket purchase date. This change fee waiver is only valid one time per ticket. ([See United's Travel Notices](#))
- American Airlines has waived change fees to reissue any ticket booked Mar 5-31, 2020 for travel taking place March 5, 2020-January 30, 2021. The new ticket must be reissued prior to the departure date of the original ticket and the new travel must be completed within one year of original ticket purchase date. This change fee waiver is only valid one time per ticket. ([See American's Travel Alerts](#))

To change or cancel any flights that meet these requirements, travelers can reach out to any Christopherson travel advisor for assistance or make these changes themselves in Concur. Please note that change fees do still apply if the flight falls outside an airline's waiver policy.

Southwest has not suspended any scheduled flights or routes at this time. However, if company policy dictates that travelers need to cancel/change flights, Southwest does not charge change fees and original funds can be applied to future travel. ([See Southwest's Coronavirus Updates](#))

For a non-exhaustive summary of additional airlines' latest announcements [see BCD Travel's update](#).

The information here is up-to-date as of March 11, 2020 and is provided for general information purposes only. It should not be construed as legal advice. Christopherson does not provide recommendations on the prudence of travel to an affected location. We do seek to provide pertinent information, allowing organizations and travelers to make informed decisions regarding travel.